



Dear valued partner,

As a result of a thorough annual review, Blue Cross Health plans (Complete Health, Guaranteed Acceptance and Assured Access) will be subject to a rate adjustment effective **November 1, 2023**. This adjustment is a reflection of claims experience, inflation and the rising cost of health care.

Advisors will also receive a breakdown of affected clients by mail.

The increase will be reflected on the renewal date of your clients' policies.

Please see the table below for a breakdown by benefit:

Complete Health Product		
	Age 64 and under	Age 65 +
Health Benefit	Entry 1% to 12%	Entry, Essential and Enhanced 0% to 10%
	Essential and Enhanced 21% to 35%	
Dental Benefit	15%	
Assured Access	2.5%	
Drug Benefit	No increase	
Hospital Cash	No increase	

Guaranteed Acceptance Product		

Health and Dental Benefits	6%	
Drug Benefit \$2,500	Age 49 and under	Age 50 +
	23%	No increase
Drug Benefit \$1,000 <i>(discontinued as of Sept 2022)</i>	5%	
Travel Benefit	No increase	

Assured Access (Stand Alone) Product	
Assured Access	2.5%

Plan and services changes (inforce and new sales)

The following changes have been made to the plans as indicated:

Wellness Program (all plans)

New Service provider (Please note that the service name in Confidence remains the same.) This program has been improved to offer 5 hours each of individual and couples counselling with a qualified professional per year.

Complete Health

Health Benefit

- (AD&D) – Essential Maximum amount increased to \$15,000 for member or spouse (Principal Sum)
- (AD&D) – Enhanced Maximum amount increased to \$20,000 for member or spouse (Principal Sum)

Travel Benefit

- Maximum coverage amount increased to \$5 million

Guaranteed Acceptance

Travel Benefit

- Maximum coverage amount increased to \$5 million

Transition Rules

All new sales completed in Salesforce as of October 1st will reflect the new rates.

All saved quotations in Salesforce see table below.

Quote date	Policy effective date	Rate
September 2023	October 1 st	Current rate
September 2023	November 1 st and December 1 st	New rate
October 2023	November 1 st , December 1 st and January 1 st	New rate

If your client needs options on how to reduce their insurance premium, and help them maintain their insurance coverage, you may want to change their level of coverage. For assistance or if you have any questions, please contact [Info-Partners](#) / [1-800-361-2358](tel:1-800-361-2358) (option 2, then option 1).

Thank you for your continued support.

Sasha M. Opacic

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